

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Christian M Kraiza
Lisa Kraiza
DebtorsCase No. 15-11247-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 13

Date Rcvd: Aug 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2020.

db/jdb +Christian M Kraiza, Lisa Kraiza, 302 Birchwood Road, Aldan, PA 19018-3106
 13478949 +Michael FX Gillin & Associates, PC, 230 N. Monroe Street, Media, PA 19063-2908
 14448330 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
 13489321 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 08 2020 04:10:59 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2020 04:10:17 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 08 2020 04:10:56 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13557739 EDI: CAPITALONE.COM Aug 08 2020 07:48:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13524114 EDI: BL-BECKET.COM Aug 08 2020 07:48:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13511197 +E-mail/Text: bankruptcy@capvps.com Aug 08 2020 04:10:51 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13499070 EDI: CAUT.COM Aug 08 2020 07:48:00 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 13559076 EDI: PRA.COM Aug 08 2020 07:48:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 13491481 EDI: WFFC.COM Aug 08 2020 07:48:00 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13923309* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2020 at the address(es) listed below:

CHARLES GRIFFIN WOHLRAB on behalf of Creditor New Residential Mortgage LLC
 cwohlrab@rascrane.com
 HAROLD N. KAPLAN on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com
 JOSHUA I. GOLDMAN on behalf of Creditor Ditech Financial LLC Josh.Goldman@padgettlawgroup.com
 MARIO J. HANYON on behalf of Creditor Ditech Financial LLC paeh@fedphe.com
 PETER J. ASHCROFT on behalf of Creditor Ditech Financial LLC pashcroft@bernssteinlaw.com,
 ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com
 ROBERT J. DAVIDOW on behalf of Creditor Ditech Financial LLC robert.davidow@phelanhallinan.com
 SHEETAL R. SHAH-JANI on behalf of Creditor New Residential Mortgage LLC sshahjani@rascrane.com
 STEPHEN VINCENT BOTTIGLIERI on behalf of Debtor Christian M Kraiza steve@bottiglierilaw.com,
 ecfnotices@comcast.net;sbottiglieri@toscanigillin.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

STEPHEN VINCENT BOTTIGLIERI on behalf of Joint Debtor Lisa Kraiza steve@bottiglierilaw.com,
ecfnotices@comcast.net;sbottiglieri@toscanigillin.com
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 13

Information to identify the case:

Debtor 1 **Christian M Kraiza**
First Name Middle Name Last Name
Debtor 2 **Lisa Kraiza**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **15-11247-elf**

Social Security number or ITIN **xxx-xx-1418**
EIN **-----**
Social Security number or ITIN **xxx-xx-3144**
EIN **-----**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christian M Kraiza

Lisa Kraiza

8/6/20

By the court:

Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.